



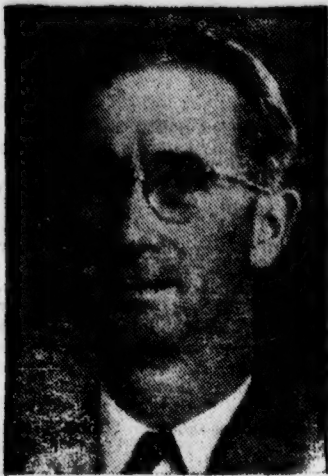
The Carbon Chronicle

New Volume 3, Number 3

CARBON, ALBERTA, THURSDAY, OCT. 30, 1947

Authorized as second class mail, Post Office Department, Ottawa.

B. of M. Completes 130 Years of Operation



DAN RUSLER, manager of the local B of M branch.

Marks Anniversary In Remodelled Premises

The serious fire which caused such extensive damage to the Bank of Montreal's local premises in January last has made this anniversary year memorable for the branch here. Smoke and water combined with the fire to wreck such havoc with the office and the staff quarters, located on the second floor of the bank's building that the bank was forced to occupy temporary quarters.

When the staff returned to the old premises on July 14th the office was completely renovated and better equipped.

Since opening here on December 12, 1918, the branch has moved three times to meet the community's need for increased banking facilities. The first premises were located in the old Carbon Hotel, whence, in 1923, the B of M moved to quarters on Caradoc avenue. This building served until 1935 when the branch moved to its present premises. Originally an office of the Merchants Bank of Canada the local branch became part of the B of M many years ago when these two institutions merged.

Manager of the Carbon office for little more than a year Dan Rusler came here from Drumheller where he had served as accountant at the bank's branch. Neither Mr. nor Mrs. Rusler, who live in the staff quarters above the bank, were injured in the recent fire, but their aged cocker spaniel, Mickey, was a casualty—the only one.

SHE TRIED IT OUT

One morning while shaving, a young husband was carrying on so angrily that it attracted the attention of his wife who was preparing breakfast in the kitchen. "What in the world's the matter?" asked his young spouse.

"My razor, it won't cut," he shouted.

"Don't be silly, dear," she replied. "You mean to tell me your beard is tougher than lino leum?"

Business Life Starts With Savings Account

Career-Making Habits Should Begin With Savings Account

To your youngster a dollar may mean ten comic books or a dozen-odd candy bars. It can also mean a step on the road to success . . . for it takes only a dollar to open a savings account in the Bank of Montreal.

When you encourage your child in the habit of regular savings you do much more than build a bank account. You help him to achieve stability, purposefulness, patience . . . help him to help himself.

By the time he's ready to begin his full time career, he will realize the value of a financial reserve that may enable him to ward off misfortune or take advantage of opportunity.

Why not send him around to the B of M to open an account tomorrow? Dan Rusler, local branch manager, and his staff will be happy to assist your youngster to make his first deposit in a "success fund."

Legion Notes

A meeting was held on Monday, Oct. 27 with a fair attendance. Albert Bramley was appointed as caretaker of the hall for the future. It was decided to hold the sale of poppies on Saturday, Nov. 8th. A parade will be held to the memorial in the park on Sunday, Nov. 9th at 2.30 p.m. when a wreath will be laid on the Cenotaph.

The Legion has undertaken to collect for the Salvation Army this year and donations will be received by the members.

A band concert will be held in the Scout Hall on Saturday, Nov. 15th.

A dance is planned for November 28th, proceeds for food parcels for Britain.

WEDDING

Pallesen - Downe

A quiet wedding was solemnized at Knox United Church, Drumheller on Monday, Oct. 27 when Florence Mary, only daughter of Mr. and Mrs. Wm. Downe, Calgary became the bride of Douglas Norman, son of Mr. and Mrs. Otto Pallesen of Hesketh. Rev. Edworthy officiated.

The bride wore a fitted gold wool dress with brown accessories and wore a corsage of white gardenias.

Miss Bella Kapaniuk attended the bride. She wore a gray wool dress with matching hat. Her corsage was red roses.

Clifford Pallesen, brother of the groom, was best man.

Mr. and Mrs. Pallesen will honeymoon in Calgary and on their return will reside at Hesketh.

The Height of Generosity

Alf farms just east of Carbon. He grows, wheat, oats, rye and flax. He also produces a few chickens and turkeys, a couple of hogs and a large number of cattle. Alf's cattle were missing the other morning so after a half dozen cups of coffee he set out to find them. After searching for a short while he discovered the lost animals in a neighbor's field. After surveying the situation Alf could not see any damage done by his cattle so he proceeded to drive them home. He just had them rounded up and well on the way when his neighbor arrived and advised he was going to take the cattle to pound. "Okay," said Alf, "I'll give you a hand," and he did. The neighbor thanked him for his assistance. Alf paid the bill and away home he went with his steaks on the hoof.

The above might be termed "the height of generosity."

Men really begin to feel equal when they're all at the end of their rope.

Royal Charter of Canada's First Bank



Still intact, the Royal Charter granted to the Bank of Montreal by William IV, in 1817, is kept in the bank's museum at the head office in Montreal. Made of parchment, the document has five pages, each measuring 20" by 28". As shown here, the four top pages are folded down to display the King's seal. Weighing nearly a full pound, the great green wax seal hangs from the document by a red silk cord.

Bank of Montreal, Canada's First-established Bank, Gave Colonists Their First Real Money, Founded Canadian Branch Banking System in 1817

Indian bands drifting after the buffalo herds provided almost the only human aspect of Canada's western plains, back in 1817. Civilization had reached only a few bucskin gloved fingers into the region.

Today, the prairie provinces are among the most progressive areas in the world. A good deal of credit for this transformation belongs to the first permanent bank established west of the Great Lakes. This was the Bank of Montreal which began its career on November 3rd, 1817, and so celebrates its 130th birthday next Monday.

In all the years since its foundation in 1817 the B of M has never missed opening for business on a single banking day. Thus, its services have woven closely and continuously into the dynamic progress of Canada since that time.

"Good" Old Days

There was little in that early period to give promise of Canada's bright future. The population, just about half a million carried on trade principally by barter and to a lesser extent by the use of American, British, French, Spanish and Portuguese money. Commerce was in a state of chaos, owing to its dependence on the varying rates of exchange of these currencies and the obvious inadequacies of barter.

As the first bank in the country the B of M immediately set about doing all it could to correct this condition. It began by issuing its own bills in small denominations and later copper tokens.

This currency was Canada's first real money. It did much to steady and speed up trade, because it provided a reliable common denominator for the exchange of other currencies as well as a thorough-going domestic medium of exchange.

A second innovation occurred within a fortnight after the opening of the first office in Montreal when the bank started an agency in Quebec City. This step represented the introduction of the branch banking system in Canada. The system has since proven a major source of both the dynamic growth and the stability which have long characterized the Canadian economy.

Even before the end of 1817 the bank's directors were making arrangements with the Duke of Richmond, then Governor of Canada, to supply the government with money. Thus, the Montreal Bank, to use its early name, became the first domestic banker of the Canadian government.

Founded Financial System

The sum of these innovations was that the bank ended the uncertainty and disorder in which business was transacted in Canada and founded the first native system of finance.

In the 130 years of its existence this system has enabled the Canadian economy to survive two major wars and several smaller ones, as well as periodic depressions and civil unrest. Despite all the ups and downs of world conditions since 1817 the national economy has won recognition far and wide for dependability and elasticity.

As the years passed the bank spread its branches all over Canada giving financial support and counsel to the country's young industries.

First Prairie Branch

The office it opened at Winnipeg in 1877 was the first permanent bank west of the Great Lakes. The people of Winnipeg numbered less than a fortieth of the present population and the transportation industry was still represented by the horse, ox-cart and dog-sled.

Despite popular misgivings as to the practicability of a transcontinental railway and the agricultural value of the lands between Manitoba and the Rockies the bank placed its resources to a marked extent behind the building of the Canadian Pacific. In the opening up of the west which followed B of M branches went hand in hand with the pioneers and were established at key points from eastern sea to western at an early date. The Regina branch opened in 1882 while that of the frontier settlement of Calgary began serving the community's thousand odd citizens four years later.

The bank contributed vitally to many phases of home-front activity in both world wars. In both peace and war, the far-sighted policies of Canada's oldest bank have contributed to the strength, swift progress and high standard of living of the young country. And the B of M has grown with Canada.

The bank began with a capital of \$250,000 and a staff of seven. Today, its capital and reserve amount to \$78,000,000. Its resources are close to the two-billion mark and its staff numbers more than 8,000. It has over 500 branches, including offices in Newfoundland, London, New York, Chicago and San Francisco. B of M depositors number more than 1,500,000, about one out of every five depositors in the nation.

Thus, the bank that nine colonial merchants started has, in effect, become one with the Canadian people.

The test of true statesmanship is what you do with bitterness. Do you cure it or exploit it?

Stop stewing and start cooking.

An Excellent Example

INCOME LEVELS IN THIS COUNTRY have risen steadily in the past few years and most Canadians have had more money to spend than ever before. This period of prosperity has followed in the wake of the depression of the 1930's and for many people it has been the first time in almost a decade that they could adjust their living standard to an adequate income. This is true of farmers as of other classes of workers. In Western Canada, drouth as well as the depression had created an economic disaster which will never be forgotten by the people here. At that time it was impossible for farmers to meet all their financial obligations and many of them were forced to go deeply into debt.

Figures Given For Farm Debt

In 1937 the prairie farm debt, including arrears in mortgages, taxes, relief advances, and money owed to merchants and banks, was estimated at 805 million dollars. This was a very large debt, when considered in relation to the size of the population of the prairie provinces. At that time it was estimated that the amount owed for mortgages and agreements of sale alone was \$166,661,000 of which Manitoba owed \$29,650,000, Saskatchewan \$99,367,000 and Alberta \$39,734,000. At the end of 1946, however, this debt had been reduced to \$52,035,000, with Manitoba owing \$7,479,000, Saskatchewan \$33,879,000, and Alberta \$10,677,000. These figures, which are given by the Dominion Mortgage and Loans Association, show clearly that the farmers are wisely using their increases in income to reduce their debts and to consolidate their financial position.

Good Times May Not Continue

While figures are available only on the amount by which mortgages have been reduced, it is assumed that the rest of the farm debt has likewise been substantially cleared. In fact, it is considered probable that farmers would pay their accounts to merchants, municipalities and banks before commencing to pay off their mortgages. Although accurate figures are not available, economists are of the opinion that the total farm debt for the prairie provinces may now be less than \$270,000,000. In using his increased income to thus reduce his debts and strengthen his financial position the prairie farmer has set an excellent example to the rest of Canada. Perhaps better than anyone else, he realizes that good times do not always last and he also knows that in his case, unfavourable climatic conditions can seriously affect his income. It would be well indeed, if everyone in Canada was using the present period of prosperity to the same advantage as is the western farmer.



GENEROUS—Miss Dorothy Murray, head of the welfare department of Norwalk, Conn., who, an investigating committee claims, is an "amateur", thereby costing the city \$222,289 in relief last year. Anyone whose name is in the Norwalk city directory, the committee reports, could walk into the welfare department, tell a sad story and leave with cash. The report cited several instances: one "unemployable" received so much relief he was able to buy a \$6,800 house; another was helped to a purchase of a new car; and relief—with no questions asked—was doled out as much as \$140 a week.

WAR BRIDES WANT TO RETURN TO AUSTRALIA

SYDNEY, Australia.—Immigration Minister Arthur A. Calwell said, following his recent visit to the United States, that at least 80 per cent. of the 10,000 Australian war brides in the United States wanted to return to their homeland with their husbands and families.

May Raise U.S. Tourists' Quota Of Goods

Bill May Permit Americans To Take Back Up To \$500 Worth

NEW YORK.—A bill to permit United States tourists to bring home up to \$500 worth of Canadian goods will be introduced at the next session of Congress as a means of helping Canada balance her increasing trade deficit with the United States. The Herald Tribune said recently. Americans now may take \$100 worth of duty-free goods across the international boundary.

The Herald Tribune said American trade circles believe "prospects are good" for passage of such a bill when Congress meets again, probably early in 1948.

Crows are considered the most intelligent of birds.

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24 tablets	70c
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GENUINE ASPIRIN MARKED IN WAY

FUNNY And OTHERWISE

He: "I must apologize for my dancing. I'm a little stiff from badminton."
She: "My dear man, I don't care where you came from."

"Women certainly haven't any consistency."

"What's the matter now?"
"My wife chased me out of the house with the broom this morning and then cried because I left home without kissing her good-bye."

She: "Did anyone ever tell you how wonderful you are?"

He: "No, I don't think anyone ever did."

She: "Then I'd like to know where you get the idea."

"Did my medicine do any good?"

"A wonderful remedy, doctor. I took three spoonfuls and my cough went. I rubbed three spoonfuls into my knees for rheumatism, and the rest we used to clean the silver."

Film Director: "Don't forget now. You look around, discover that someone is chasing you and then dive off this 200-foot cliff."

Stunt Man: "But there's only two feet of water at the bottom!"

Director: "Certainly. Do you think we want you to drown?"

"I say, my dear," said an ex-soldier the morning after the regimental reunion, "I seem to have got an enormous blister on my tongue."

"What do you expect?" replied his wife. "You would insist on drinking my health out of your hotwater bottle last night."

"I don't like the looks of that halibut," said the lady customer. "Lady, if it's looks you're after, why not buy gold fish?" asked the market man.

She was a good-looking blonde, and when her tire went flat she hailed a passing motorist. He stopped:

"Wonder if you'd help a girl in trouble?" she inquired.
He said, "Sure, Sister, what kind of trouble do want to get into?"

The new vicar had preached his first sermon, and a critical member of the church, an exceedingly fat man, waylaid him after the service.

"Not a bad beginning, sir," he said, patronizingly, "a bit too scientific and modern perhaps, but quite fair. Remember, parson, you must feed the sheep."

The vicar surveyed his bulky critic and replied, "My dear man, it's exercise you need; not food."

Tim: "What was the cause of the collision at that corner today?"

Jim: "Two motorists after the same pedestrian."

British Columbia May Soon Have Lobster Industry

VANCOUVER.—Indication that British Columbia soon may have a lobster industry was shown recently in reports that the shell fish are living and reproducing in Northern Pacific coast waters.

The lobsters, which were imported from the Atlantic more than a year ago, are thriving and producing eggs near Lasquiti Island where the original batch was planted by the B.C. Packers.

If the young multiply successfully from now on, it will mean a new large-scale industry for British Columbia, an official declared. 2744

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WORLD. HAPPENINGS BRIEFLY TOLD

Public dinners in Britain were limited to 100 guests by a Government "save dollars" order.

Julius F. Brenzinger, 80, inventor, and pioneer in the development of the tin can, died recently in Fairfield, Conn.

Thirty one-hump camels, a type their importer says never before have been seen in the United States, have arrived from Port Sudan, Egypt.

The Chamber of Deputies adopted unanimously a bill already approved by the Senate giving Argentine women the right to vote.

The cost of getting married has hit a new low in China. Under a new law, the ceremony costs only 800 Chinese dollars (two cents).

Blue beans, black potatoes and purple tomatoes as well as bananas of the usual color, all grown in British parks, were shown at an exhibition.

The Florida citrus commission spent \$1,500,000 during the past season to advertise Florida oranges, grapefruit, lemons, limes and tangerines.

George Walker, secretary of the Moose Jaw Y.M.C.A., received a parcel in the mail from an anonymous sender. It contained 17 Y.M.C.A. towels, apparently taken from the "Y" some years ago.

The world will produce slightly more bread grain in 1947 than last year despite below-average production in Europe and most other deficit areas, the United States department of agriculture reported.

Woman Starts Trap-Nest Flock

MEETING CREEK, Alta. — Miss Ruth Kasa has started to trap-nest her flock of purebred barred rock pullets. She entered the poultry business only two years ago and already has attracted the attention of the Dominion department of agriculture for the high standard of hatching eggs her breeding stock has been producing. The poultry branch has asked Miss Kasa to trap-nest 125 pullets, in line with its policy to promote the raising of pedigreed stock in Alberta.

More than 2,000,000 seals annually migrate 3,000 miles from the southern California coast to the Bering Sea.

SNUB WAS RETURNED

Boston newspapers ignored a visit by a group of Oklahomans to the home of the baked bean. So—when the Tulsa fair opened this year, there was not any Boston baked beans or Boston brown bread on display. The baked beans and brown bread were there but not the word "Boston".

Fats and oils are an indispensable part of the human diet.

SOME DISCOVERIES ABOUT COMMON COLD

After two years' intensive research, doctors have announced the following discoveries about the common cold: Women catch them more easily than men.

Between the ages of 20 and 29 is the most vulnerable period.

One thing about colds the doctors failed to discover—how to cure them!

THIS CURIOUS WORLD By WILLIAM FERGUSON



TROPICAL ORCHIDS BLOOM IN THE SNOW-RIMMED VOLCANIC CRATER OF ANIAKCHAK, ON THE ALASKAN PENINSULA



LUCK AGAINST HIM

SPOKANE, Wash.—Fate had it in for Earl Dallas, he decided as he landed in jail for a 30-day stay. Dallas pilfered two flashlights and a bag of cereal from a parked car. He started out to peddle his loot, and his first customer of all the 160,000 persons in town turned out to be the owner of the car.

DELIVERED QUICKLY

OLYMPIA, Wash. — Olympia's postmaster had no trouble with a recent request: "Postmaster: If you know the address of Jess Leverich, will you deliver this letter to him?" Postmaster Jess Leverich pocketed the letter. It was from a cousin in Iowa who had not been heard from in years.

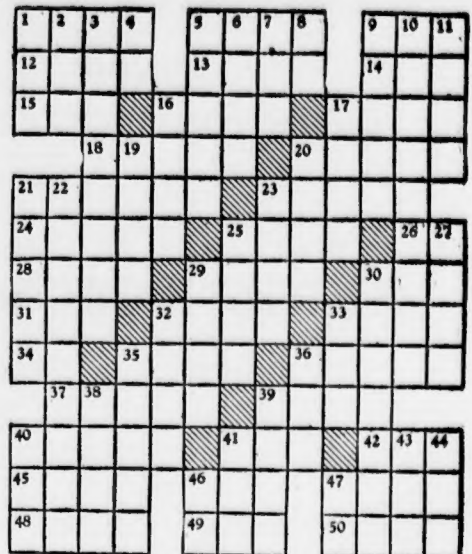
X-X OUR CROSSWORD PUZZLE X-X

HORIZONTAL

- 1 Girl's name
- 6 Fondle
- 9 Snake
- 12 Throb
- 13 Genus of succulent plants
- 14 Regret
- 15 Slimey coin
- 16 Similar
- 17 Drinks slowly
- 18 Widemouthed pitcher (pl.)
- 20 Assault
- 21 European finch (pl.)
- 23 To guide
- 24 Old-womanish
- 25 Fruit of the blackthorn
- 26 I am (contr.)
- 28 Mohammedan
- 29 Malay law of Dutch East Indies
- 29 Wings
- 30 Enemy
- 31 Man's nick-name
- 32 To please
- 33 A kind of wine
- 34 Symbol for tin
- 35 Jargon
- 36 Poorer
- 37 Noise of a hog
- 39 Proportion
- 40 Hirsute adornment
- 41 Cask
- 42 Body of water
- 43 Goddess of discord
- 46 A god of flocks and pastures
- 47 To halt
- 48 Anglo-Saxon slave
- 49 To incite
- 50 So. African fox

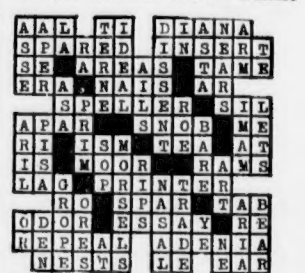
VERTICAL

- 1 Arab's outer garment
- 2 To allow
- 3 Essential
- 4 By
- 5 Couples
- 6 The moose deer (pl.)
- 7 Part of foot
- 8 A compass point
- 9 To get up
- 10 One above another in rank (pl.)
- 11 Nuisance
- 16 Unaspirated



- 17 To cut; after snick
- 19 To droop
- 20 A Siouan Indian
- 21 Czechoslovakian measure (pl.)
- 22 Places in peril
- 23 A lath
- 25 To cut lengthwise
- 27 To distribute
- 29 Female relative
- 30 Wooded sections
- 32 Fine quartz particles
- 33 Cooking vessel
- 35 To blaspheme
- 36 Pale
- 38 To shower down
- 39 Part of ladder
- 40 Stinging insect
- 41 Label

Answer To Last Week's Puzzle



LITTLE REGGIE

BEEN HEARING WILD DUCKS AROUND THE YARD ALL DAY. BY GOLLY, I'M GOING OUT AND BAG A FEW!



THAT'S FUNNY. I DON'T SEE ANY!



WELL I'LL JUST HIDE BEHIND THIS BUSH AND SOONER OR LATER THE DUCKS WILL SHOW THEMSELVES!



By Margarita

PEGGY



—By Chuck Thurston

PRISCILLA'S POP—He Who Laughs Last



—By Al Vermeer

THE TILLERS



—By Les Carroll

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JUST IN

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pans, enamel cups

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CARBON NEWS

Mr. and Mrs. M. Switzer are
visiting in Edmonton.

S. J. Garrett is a business
visitor to Calgary this week.

Mrs. K. Nash and Mabel
spent Monday in Calgary.

Merle Anderson is sporting a
new Oldsmobile.

George White has secured
employment in Calgary.

Among those heading for the
mountains in search of big
game are Chas. and Thos.
White and Paul Goldhamer.

Albert Gieck is busy plaster-
ing Karl Schuler's new house.

Mr. and Mrs. Fred Poffen-
roth are moving to Calgary for
the winter months.

Threshing is practically com-
pleted in this district.

Bill Church, Syd Wright,
Merle Anderson and Dick Gar-
rett are serving on the jury in
Supreme Court at Drumheller.

Mr. George Meers of Cal-
gary and Tom Ross of Dixon
were renewing acquaintances in
Carbon this week.

Mr. and Mrs. Dick Poole
have returned to Carbon after
spending the past month at the
Pacific Coast.

Visiting at the farm home of
Mr. and Mrs. A. Castella on
Sunday, Oct. 19th Mr. Eli Spry
informs us that he picked sev-
eral ripe strawberries from the
patch. And what's more the
berries were in excellent shape.

John Gouldie underwent an
operation for appendicitis in a
Calgary hospital this week.

The Gamble Ladies' Aid will
hold their annual tea and
bazaar in the Scout Hall, Car-
bon, on Saturday, Nov. 8th.

Rumor has it that C. Nash's
step ladder has been located
and Mrs. Nash requests the
immediate return of same.
Please govern yourself accord-
ingly.

The members of the Duke
of York Chapter, I.O.D.E. in-
vite you to the dance on Novem-
ber 11th. Rosebud orchestra.

J. I. Uhrich's auction sale
will be held on November 4th.

DENTAL PLATES

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TIRES THAT
SLIP!

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THE **PROVED**

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C-E-N-T-R-E
TREAD

• Every lug
equal length—
equal spacing.
• Pulls heavier
loads.
• Does more
work in less
time.

SEE YOUR
GOOD YEAR
DEALER
**GARRETT
MOTORS**



B. C. GARDNER, vice-president and general manager of the Bank of Montreal, who is also president of the Canadian Bankers' Association and vice-president of the American Bankers' Association.

Mr. Gardner, whose wide experience in banking includes service in England, the United States and Newfoundland, as well as in eastern and western Canada, became an assistant general manager of the bank in 1935. In 1942 he assumed the duties of general manager of the organization and two years later became a director and vice-president.

**Quality High in
Inspected Cars**

Despite the unfavorable sea-

son for the 1947 barley crop and the slightly smaller number of carload shipments to date in the \$25,000 National Barley Contest, the quality of entries so far inspected is showing unexpectedly high.

Chairman of the contest committee, Prof. T. J. Harrison, who returned last week after three months absence in Poland as Canadian representative on a mission of the Food and Agriculture Organization, reports that most of the cars received are grading 2CW.

Equally encouraging is the fact that germination tests of inspected cars are running high. Not all carload lots received have been tested but of those which had been Prof. Harrison reports that germination was running from 95 to 99 percent.

Moisture Content of Air Important in Indoor Comfort

Uncomfortable sensations of warmth or cold which will occur to occupants of homes this winter in all probability can be blamed on the improper moisture conditions of the air within the home.

Occupants of homes feel cooler in dry air with a temperature reading of 70 degrees than they do in moist air of the same temperature. The drier the air the faster the body is cooled by evaporation of perspiration. For this reason occupants of homes feel more comfortable during

the winter when moisture has been added to the heated air.

Maintaining a reasonable humidity level should serve to prevent drying out of the mucous membranes which protect the throat and nasal passages, and increase resistance to colds and infections and thus aid in bringing about improved indoor comfort conditions.

Extend Centre Line Over Alberta Roads

More than 240 miles of Alberta's main highways now have a centre line, according to information received by officials of the AMA.

This year this work has been done on the highway between Cochrane and Banff, on the Calgary to Macleod highway, from Edmonton to Wetaskiwin and from Red Deer to Calgary. More would have been done if it had been ready for such a line.

The centre line is four inches in width and is of a luminous type, through glass crystals being sprayed on top of the paint.

Motorists have reported the centre line has been found most satisfactory and it is believed that it will reduce accidents.

Provincial government officials say it is intended to centre line more highways next year.

who predict the total eclipse of the party at an early date.

Out of seven bye elections held in widely separated constituencies since the general election of 1945 the government lost the first three by narrow margins and won the last four with majorities ranging from 2520 in Montreal to 8318 in Halifax.

The Divided Opposition

An analysis of the opposition strength is interesting and indicates that there is little chance of any of the present opposition parties offering an alternative government. Of the three constituencies won by the opposition the social credit party gained one with a majority of 1033. The procons won two with majorities of 533 and 668. In each case the Liberal candidate was the runner-up.

In the four constituencies won by the Liberal party the second position was captured once by each of the following parties, social credit, bloc populaire, CCF and progressive conservative.

Votes by Percentages

The total vote in seven federal bye elections held since the election of 1945 was divided as follows: liberals 43.12 percent; Pro Cons 27.34 percent; Social Credit 9.44 percent; CCF 15.55 percent and others 5.55 percent which indicates gains by the Liberal and Social Credit parties and a loss by the Pro Cons with the CCF remaining stationary.

Facts of Interest

The Financial Post reports prices for houses in eight key cities of Canada are 3 percent to 10 percent lower than last year. Old and large houses are down from 10 percent to 20 percent.



Taken from an old silhouette, the reproduction above is of Robert Griffin, the Bank of Montreal's first cashier. Mr. Griffin, whose position was similar to that of a present-day bank manager, served with the B of M from 1817 to 1827.



GEORGE W. SPINNEY, C.M., president of the Bank of Montreal for the past five years of the bank's 130-year history. A member of the staff since 1906 he joined the bank as a junior at his native town of Yarmouth, N.S.

Mr. Spinney served at a number of posts in the bank before his appointment as assistant to the general manager in 1922. In 1928 he was appointed an assistant general manager and eight years later he became general manager. During the war Mr. Spinney was chairman of the First Victory Loan Campaign and for two years he was chairman of the National War Finance Committee.

Hallowe'en, the season of black cats, witches, apples and spooks

WEALTHY APPLES 5 lbs. for 25c
FANCY McIntOSH Small sizes, case \$2.98
WRAPPED McIntOSH Cees, case \$2.70

DILLS
Gallons, Genuine Russian style. Shipment just in.

RED RASPBERRIES
and **STRAWBERRIES**
20 oz. tins 48c

CHRISTMAS CANDY
Wouldn't hurt to buy some and keep in glass sealers. Just in case it's real scarce. Per lb. 60c

NOW IN STOCK
Currants, Black currant jam, Pineapple Marmalade, Canned Strawberries, Pineapple Juice, Pineapple Cubes, Leadway Soap Flakes

TOMATO JUICE
All you want, tin 20 oz. . 15c

LOBSTER
1/4 67c

INSTANT COFFEE
Dr. Kellogs
8 oz., each \$2.00
4 oz., each \$1.10
2 oz., each 65c

MARSHMELLOWS
Cello pkgs. 50c
TAPIOCA
Per lb. 35c

GET A PURITY COOK
BOOK each \$1.00

DAD'S COOKIES
Package 22c

BLACK OLIVES
Giant 300 pound barrel just in. Per lb. 75c

SOCKEYE SALMON
All you want, by case lot if you wish. Going to be SCARCE.

COCOA
lb. tins 25c

CRANBERRIES
Early Cape Cod blacks
Per lb. 49 7-8c

PICKLED FISH
Glass. All kinds, large shipment just in

BROOMS
5 string, each \$1.10

COOKING OIL
Ramona, 16 oz. tins ... 75c

ICE BOX COOKIES
Fresh, regular 45c pkg.
Take for 20c

ICE WAFERS
Biscuits, pkg. 23c

CANNED PEAS
Size 1s, tin 27c
Size 5s, tin 15c

COOKED CATELLI SPEG
L'ITI and CHEESE with
Tomato SAUCE
20 oz. tins, 2 for 27c

PINK SALMON
Talls, tin 39c

WINTER PEARS
Good eating, juicy, bakt 65c

FLOOR WAX
(Waxit), lb. tin 13c

CANNED HERRING
In tomato sauce. Very handy
7oz. tins 10c

APPLE JUICE
20 oz. tins 10c

TOMATO CATSUP
Heinz, large bottle ... 30c

INSTANT COFFEE
Maxwell House, jar ... 65c

CHEESE
Real Ontario, lb. 45c

FOR NOV. 7 and 8
Prince Rupert Halibut, Salmon, smoked black cod, bloaters, soles, cod, shrimps, oysters, crabs, sword fish, tarpan hancacuda, a couple of whales and 1 octopus.

Groceries, Meat, Fruit.

Buy with confidence, yes, that's it!

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World News In Pictures

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CRERAR HONORS CANADA'S WAR DEAD IN CHINA—Gen. H. D. G. Crerar, C.H., D.S.O., C.B., leader of the Canadian Goodwill Mission to China, is pictured as he paid tribute and laid a wreath in memory of Canada's war heroes at Sai Wan cemetery in China. Gen. Crerar flew to Hong Kong to conduct a tour of inspection of Canadian war graves at Sai Wan.



THEIR GARDEN COVERS AN OIL WELL—Edwin Corrie and family have reason to be happy. Their market garden property in Bertie township, near Port Colborne, Ont., is the scene of an oil strike. Oil was struck by men drilling for natural gas. The well is producing 1,200 gallons a week.



PRINCE RUPERT CROWNS A QUEEN—Coronation of pretty Barbara Wilson as Prince Rupert's 1947 port queen took place in the west coast city's civic centre as 1,500 watched Mayor Nora E. Arnold present the crown and sceptre. Three "princesses" acted as maids of honor.



NOTHING LEFT BUT SCRAP AFTER TRAIN WRECK—Matchwood was all that was left of the van of a C.P.R. freight after an eastbound Sudbury-North Bay local crashed into the rear of the train at Verner, Ont. Engineer and fireman of passenger train suffered minor injuries. Here railway workers survey damage.



ELECTROCUTED — Robert Duncan, 25, shown here, and Kenneth Baker, 57, both of Windsor, Ont., were electrocuted while at work in Amherstburg when a crane touched a 2,200-volt power line. Three others, including the operator, were treated in hospital for shock and burns. Firemen worked for two hours with inhalators in fruitless efforts to revive the two men.



THUG SHOTS HOLDUP VICTIM—An armed thug accosted Morris Singer, Toronto, as he walked from his car to his veranda, as indicated here. In a struggle that followed Singer was shot in the abdomen and seriously wounded while several persons stood by frightened by the thug's revolver. A reward of \$500 has been posted for information leading to the arrest of the bandit, described as young and blond.



TUNA CANNING IS \$1,000,000 BUSINESS IN NOVA SCOTIA — A new industry in Eastern Canada, tuna are being caught for canning at Hubbard, N.S. The new industry already is a \$1,000,000 business. Here three hardy Nova Scotia fishermen haul an 800-pounder out of the net into their small boat. Nets used cost about \$2,000 each.



COTTONWOOD — This imposing specimen of native B.C. cottonwood tree graces the landscape at the Experimental station, Summerland, B.C. The wood is very soft but the tree is subject to breakage and for that reason is not recommended for planting.



ROAST PORK — 20,000 POUNDS OF IT—Smell of roast pork filled the air as a \$50,000 fire consumed this burning meat-packing plant on the outskirts of Aylmer, Ont. Loss included 20,000 pounds of pork in building.



SIR STAFFORD CRIPPS' NEPHEW WED IN WINDSOR — British official in Washington, Sydney Trevor Brander Cripps, who says he is a nephew of Sir Stafford Cripps, is seen with his bride after their Windsor, Ont., wedding.



14-YEAR-OLD SOLOS AFTER ONE FLYING LESSON—Enthusiastic young flier, Herbert Johnston, 14, of Carp, Ont., is shown with Claire Margaret Armstrong of Westboro, Ottawa, as he stepped from his plane at Ottawa after making first solo flight after only three hours' instruction under D'Arcy Helmer.

Australia Seeks More Exports To Canada-U.S.

To Help Government Bridge A Forty-Five Million Dollar Trade Deficit

CANBERRA.—A drive to increase Australia's exports to North America will be launched by the government to help bridge a trade deficit of some \$45 million remaining after the cut in imports from North America ordered in this fiscal year.

John Dedman, minister for post-war reconstruction said Australia's position would be improved if an outlet could be found in the U.S. or Canada for the sale of manufactured articles not previously exported.

Apart from this action another high source said the government might have to apply further dollar import cuts later, beyond the \$40 million reduction in American imports ordered by the Cabinet.

Premier Chifley was reported to have warned ministers there was no guarantee these cuts would be the last restrictions.

BLESSING OF WORK

Charles Kingsley once wrote: "Thank God every morning when you get up that you have something to do; that which must be done whether you like it or not."

SALE OF REGISTERED HEREFORD CATTLE

Malcolm McGregor, Polled Hereford Breeder, Brandon, Manitoba, will hold a sale of approximately fifty head of registered Hereford Cattle at Show Barn, Exhibition Grounds, Brandon, Man., on Monday, October 20th, 1947, at 1:00 p.m. Standard Time. Write for catalogue and further information.

SLOAN'S LINIMENT

Good for BUMPS and BRUISES
JUST PAT IT ON!

Grand Relief FROM SNIFFLY, STUFFY DISTRESS OF Head Colds!

DOUBLE-DUTY NOSE DROPS WORKS FAST RIGHT WHERE TROUBLE IS!

Instantly relief from head cold distress starts to come when you put a little Va-tro-nol in each nostril. Also—it helps prevent colds from developing if used in time! Try it! Works fine! You'll like it!

VICKS VA-TRO-NOL

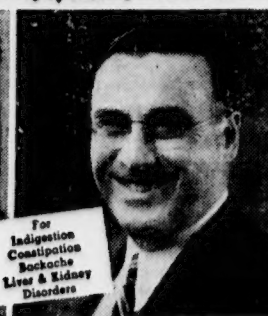
BE A HAIRDRESSER

Ladies earn more money—learn Hairdressing; a profession offering ambitious women unlimited opportunities. We positively guarantee complete, thorough training under direct supervision of nationally known instructors. Easy pay as you learn plan. Write or call for complete details and illustrated booklet.

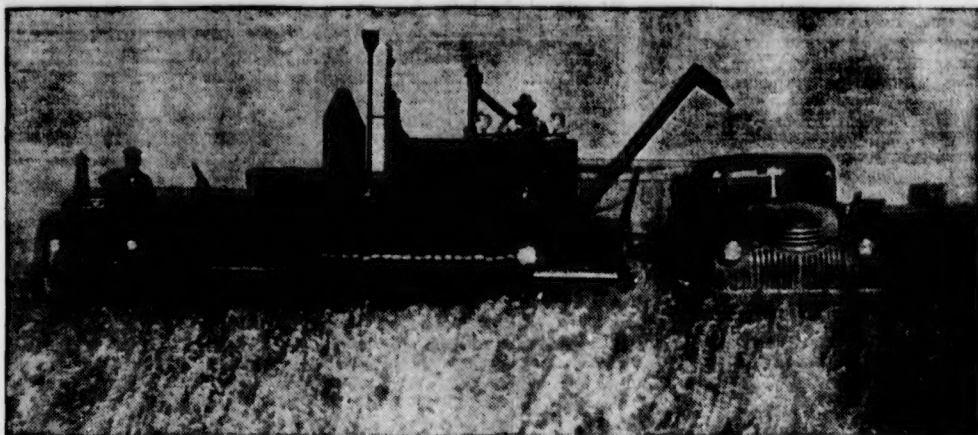
Marvel Beauty Schools

309 Donald St., Winnipeg, Man.
BRANCHES: Regina, Saskatoon, Calgary, Edmonton

Good Health and Lots of Pep



Dr. Chase's Kidney-Liver Pills



MODERN HARVESTING IN MOTION PICTURES—The experiences of a Canadian combine crew harvesting grain in the U.S.A. are to be featured in a full length color motion picture. Star of the picture is Jack Sutherland, of Hanna, Alta. It was his combine crew, with two machines and eight helpers, that was accompanied by Director Roger Morin of the National Film Board all the way to Texas and back to the Sutherland farm at Hanna. The caravan with trucks, trailers, bunkhouses and combines left Hanna on May 26th and arrived back in Calgary September 3. In the meantime, they had covered 11,000 miles, cut wheat in Texas, Nebraska, Kansas, South Dakota and North Dakota. The picture shown above was taken during the harvest season last year and shows the Sutherland combine and crew in action after harvesting 710 acres.

OUR COMPLETE SHORT STORY—

MUSIC SO SWEET

By MATTHEW F. CHRISTOPHER

HE noticed it now as they walked across the green grass that threw back the sunlight like tiny, jutting points of isinglass. And it hurt him to notice it—hurt him as if it were a physical wound.

"Bea, it's foolish!" he said. He said it low, but his voice seemed to possess a quality that carried it far beyond the green hill. And in the stillness he could still hear it.

"Maybe, it is," she said. "I can feel it, too, when I'm home." She gave a slight lift of her slender shoulders. "It seems that the atmosphere just closes around me. Sometimes I've found myself breathless, as if I were tired."

He took her hand, and he felt her fingers intertwine with his, squeezing tightly, holding back the trembling emotion he now sensed himself. He realized solemnly how much a part of this feeling he shared, too, as if he belonged with it, and it with him.

"Maybe if your father felt any different," he suggested. The idea awoke a faint memory, and he stared at her, watching, waiting for her reaction.

"Yes," she said thoughtfully. "Father could do plenty to help. But when he's not working, he sits by the window, as he's sitting now, gazing out at the trees and the birds and not seeing them. Yes, Father could help, all right." "Have you talked with him?" "Yes. But I might as well talk to the wall. He just stares at me, not listening."

"Have you played any music, since—?" "No," and she looked up at him, the sun painting a soft halo round her coppery hair, putting a flashing, diamond tint in the middle of her blue eyes. "Neither one of us have touched anything since Mother died." She looked away. "Eight months. Yet it seems like yesterday when she used to sit at the piano, touching those ivory keys with her white, slender fingers—"

They stopped for a moment both looking grimly into the distance. Then they left the sticky, tar-covered road and walked down the brief incline to the empty, rust-colored cottage. They crossed the short-clipped lawn, and went and stood on the bank beside the pool.

"I always come here," she said. "Sometimes to swim, but usually to get away. It's so peaceful, and the water is so beautiful."

"But it isn't permanent," he said, seriously. "It's just for a little while. Then you're back into it. Anyway, what about him? What about your father? Does he come here?"

He copper hair melted over one shoulder as she shook her head slightly and looked away. "Never," she said. "He just stays home, and sits."

He thought a moment, and he wondered if this feeling could be real, like stone is real, or if it could be lifted, like a film, and the unchanged real shown beneath. It had to be one or the other, and he was afraid to learn which. Because no matter which it would be, he knew he'd remain a part of it.

"Let's go back," he said. "I'm going home, and you're going with me."

She looked at him. Her blue eyes shone sadly, the thin line a shadow between her eyebrows. "Earnie, I can't."

He took her hand, gently. "We'll come back," he said. "Don't worry."

He felt her nearness against him in the car. She seemed so small, so helpless. He pressed the ball of her

shoulder to him with his free hand, and rested his cheek against her hair, feeling of its softness as if it were a caressing whisper.

He realized then, that she was crying, and he didn't say anything.

He stopped the car in front of his home. "I'll be right back," he said.

He went in, came out with a large, curved, black case, placed it on the rear seat, and started back to her house.

"Earnie," she said, "do you think—?" Her voice faltered, as if the rest had fallen over a ledge.

He lowered his hand from the wheel, gripped hers hopefully, reassuringly. "Don't ask me," he said. "And don't think, either. Don't think of anything, just me—if you think that'll help."

He felt the pressure returned, and smiled down at her. Her blue eyes shone like twin moons. Her curved lips answered his challenge. "I'll think of you," she murmured. "It always helps."

In front of her house again, they got out, and he took the big, black case out of the car. She led the way to the door, and held it open for him while he entered. He crossed slowly through the kitchen, then stepped into the living room, and stopped. He smiled. It was hard to, but he did, and from his chair across the room, near the wide window where he always sat, Bea's father smiled back.

"I brought my guitar," Earnie said. The older man removed the pipe from his mouth, blew out smoke that formed a blue film before him. As if to hide the expression on his face, thought Earnie.

"You did?" he said. "It's been a long time." "Yes," Earnie said. "It has. You don't mind, do you?" The older man shook his head. "No. I don't mind. Go ahead."

You won't walk off? thought Earnie. You won't go outside? You won't get away, just so you won't listen, will you?

"Bea—the piano, will you, please?" he said. She stared at him vaguely, and then at her father. He watched her, reading her like a book. And then she turned and sat on the long, black seat, and touched her rose-tipped fingers on the ivory keys.

"Strike C chord," he said.

She struck the keys. A soft, resonant sound splashed out, like cool water and sprinkled around the quiet room. He struck the guitar strings. The smooth, whispering notes blended with the piano's. He touched a string here and there and suddenly he was ready.

"Play something," he said, smiling. She started to play, and he leaped in with the chords, and music, for the first time in so long, drifted in sweet, lovely strains through the house, atomizing the air with its

Sale Of Registered Aberdeen Angus Cattle

The estate of the late James Turner, Carroll, Manitoba, twenty miles south of Brandon, will, on Saturday, October 25, at 1:00 p.m. standard time, disperse the registered herd of pure bred Aberdeen Angus cattle comprising about fifty head. These cattle are all the descendants of the famous Karama 2nd of Glencarnock.

BOILS
Poultices of Mecca relieve pain, bring out cores, heal quickly, no scar. 25c, 35c, 50c, \$1.00.
MECCA OINTMENT

SCHOOL GIRL TEASED; TRIES TO GET SICK; DIES

LONDON.—Because girls at school teased her about her size and called her names like "Pin-Up girl", 14-year-old, five-foot-nine-inch Maureen Hunter took medicine to make her sick so that she could stay at home—but it turned out to be poison. She died next day.

More Penetrating!
More Effective for
**RASHES! PIMPLES!
IRRITATIONS!**
because it's lanolinized



Scientific medicinal ingredients are blended with lanolin. That's why GERMOLENE penetrates so easily—soothes itching, burning, smarting irritation quickly—helps heal rapidly! Apply also to eczema, ulcers. Not messy. Buy today or write for free trial tin to Dept. MB40, 292 Richmond St. West, Toronto.

Germolene
OINTMENT

Relieve Misery of

HEAD AND CHEST COLDS

while children sleep

When colds strike, rub throat, chest and back at night with THERMOGENE MEDICATED RUB. Soothing medicinal vapours penetrate upper breathing passages—start right away to break up congestion, soothe irritation, quiet coughing. Comforts aching muscles like a warm sunlamp! Try it! You'll say THERMOGENE MEDICATED RUB is a real blessing! Write for free introductory tin now to Dept. MB1T 296 Richmond St. W., Toronto.

THERMOGENE RUB

"SALADA" TEA

Outstanding Quality

GIRLS! WOMEN! TRY THIS IF YOU'RE NERVOUS, CRANKY, TIRED~OUT

On 'CERTAIN DAYS' of The Month!

Do female functional monthly disturbances make you feel nervous, fidgety, cranky, so tired and "dragged out"—at such times? Then do try Lydia E. Pinkham's

Vegetable Compound to relieve such symptoms. This fine medicine is very effective for this purpose!

For over 70 years thousands of girls and women have reported benefit. Just see if you, too, don't report excellent results! Worth trying.

Lydia E. Pinkham's VEGETABLE COMPOUND

For constant Smoking Pleasure

Roll your own with

"EXPORT"

Cigarette Tobacco



ALSO AVAILABLE IN 1/2 POUND TINS

9 Men of Vision...



PROVED THEIR FAITH IN CANADA ...130 Years Ago



An exhausted Europe—torn by decades of war—was breathing more easily . . . two years before, the Napoleonic Wars had at last ended at Waterloo. In the New World, the three-year-old Treaty of Ghent had ended an attempted invasion from the south . . . and the peoples of North America began a friendship that is the admiration of the world today.

1817 . . . Sturdy colonists of British North America—half a million of them—were scattered over as many square miles. To the west and north lay another two million square miles, unsettled and untouched. Merchants and traders did their business by barter and with a hodge-podge of foreign currencies, whose changing values spelled chaos. Trade development languished.



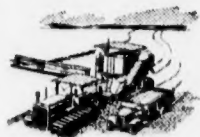
INTO this scene came nine men of vision . . . nine English and Scottish merchants who realized that, without a solid financial foundation, the colonies could never reach nationhood. Together, they determined a course of action. With their own money and the backing of 209 other pioneering citizens, these nine men founded the Bank of Montreal, which opened its doors for business on November 3rd, 1817. Never once since then has the Bank failed to open on a business day.



AT the very outset, the Bank issued its own bills and coins. Here was Canada's first real money. The currency won immediate acceptance . . . goods moved more quickly . . . and the stability the nine men hoped for came rapidly. The people proudly welcomed this Canadian currency—and, as its circulation spread, so did the reputation of the new bank. Within a year of its founding it became the Government's banker, and its currency officially replaced the British money used by the Government up to that time.



JUST two weeks after the Bank started, Canada's first branch bank was founded . . . the B of M's Quebec agency opened—and, thus, the Canadian branch banking system began. The following year saw agencies opened at Kingston and York, now Toronto, and branches spread as the years went on. Hailed throughout the world for its strength and flexibility, this system of branch banking—began 130 years ago—has proved ideal for a country vast in area and small in population.



The Prairies and the B of M Have Grown Up Together

1877 . . . Transport by ox cart—travel by dog sled—were still the order of the day when the B of M established a branch at Winnipeg—the first permanent bank west of the Great Lakes.

As early as 1882, closely on the heels of the thousands of settlers who followed the railway into the West, the Bank opened a branch in Regina, and, in 1886, began serving the thousand-odd citizens of Calgary.

Today, the B of M serves the people of the Prairie Provinces through 120 branches and is constantly adding to this number.



BUT all was not easy. There were hard, trying days ahead—each decade had its ups and downs. From 1836 to 1840, Canada experienced a succession of bad harvests, political convulsions, commercial changes and failures. Rebellion had depreciated the value of property and seriously hindered the improvement and further settlement of the country. The Bank of Montreal survived only by the most careful use of its resources and the confident loyalty of its depositors.



RECOVERY was rapid during the middle years of the century. Then came 1867 . . . and a nation was born. But a trans-continental railway was a condition of Confederation, and now the Canadian Pacific had to be pushed through. To speed the construction, the enterprise was placed in private hands. The work went fast, and the last spike was driven five years earlier than expected. With faith characteristic of its nine founders, the B of M had backed to the limit this great national project.



1900—the century opened with a new flood of prosperity which lasted for more than a decade. Two more trans-continental railway systems . . . a great influx of new settlers . . . abundant crops . . . thousands of new industries—and then . . . World War I! Through the trying times which followed . . . the inflated days of the 20's and the depressed days of the 30's—through a second World War in our time . . . Canadians worked and fought, and Canada became a world power.



—Peace . . . new plans . . . new hopes . . . rehabilitation. Life in Canada still takes work, courage and, above all, vision . . . the kind of vision which spurred nine men to pioneer the nation's economy 130 years ago. From a corporal's guard in 1817, the staff of the B of M has grown to an army eight thousand strong . . . working closely with Canadians and their industries in hundreds of communities from coast to coast . . . supplying the lifeblood of credit to an expanding nation . . . seeking always—through sound counsel and friendly service—to give practical help to the million and a half customers who put their trust in the Bank.

What of Tomorrow . . . ? Just as history foreshadows the future, so the record of Canada and of her first-established bank working together gives promise of bright tomorrows for the nation. "The twentieth century belongs to Canada" . . . and for that future we pledge ourselves anew to work constructively with Canadians in every walk of life.

BANK OF MONTREAL

Canada's First-established Bank

GEORGE W. SPINNEY, C.M.G., President

B. C. GARDNER, Vice President and General Manager